

**ABSTRACT**

A user anonymously acquires a first sequence of encryption key material. An encryption server, having a  
10 second sequence complementary to the first sequence, receives and forwards encrypted messages and monitors utilization of encryption key material by the user. As the key material is used, the server adjusts user accounts to exhaust the first sequence. Thus, the first sequence  
15 provides for secure, anonymous communication and, correspondingly, can serve as a payment media for conducting electronic transactions.

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